

Appl. No. : 10/813,915
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AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 7, 10 - 16, 18 - 22, and 29 as indicated below.

Please cancel Claims 30-36 without prejudice or disclaimer.

1. (Currently Amended) A method of processing financial transactions from a customer at an unmanned location, the method comprising:

acquiring identification information from at least one ~~the~~ customer;

calculating a suspicious activity score for the customer wherein the suspicious activity score is indicative of a level of suspicion associated with customer activity;

storing the suspicious activity score in a suspicious persons database wherein the suspicious activity score is associated with the customer;

periodically modifying the value of the suspicious activity score based on the customer activity;

determining whether the customer has previously engaged in suspicious behavior ~~or suspicious activity~~ by comparing the customer's identification information to information stored in ~~a~~ the suspicious persons database;

retrieving a the suspicious activity score indicative of a level of suspicion from the suspicious persons database if the customer has previously engaged in suspicious behavior ~~or suspicious activity~~; and

authorizing financial transactions for the customer if the suspicious activity score is below a ~~pre-selected~~ threshold.

2. (Original) The method of Claim 1, wherein processing financial transactions comprises cashing a paper drafted check.

3. (Original) The method of Claim 1, wherein processing financial transactions at an unmanned location comprises processing financial transactions at an automatic teller machine (ATM).

4. (Original) The method of Claim 1, wherein acquiring identification information comprises acquiring at least one of a name, social security number, and a driver's license number.

5. (Original) The method of Claim 1, wherein acquiring identification information comprises acquiring biometric information of the customer.

6. (Original) The method of Claim 5, wherein the biometric information is an image.

7. (Currently Amended) The method of Claim 5, wherein comparing the customer's identification information to information stored in the suspicious persons database comprises comparing the customer's biometric information to previously stored biometric information in the suspicious persons database.

8. (Original) The method of Claim 7, wherein the method further comprises contacting a customer service agent if the customer's biometric information matches at least one of the previously stored biometric information in the suspicious persons database.

9. (Original) The method of Claim 8, wherein the method further comprises verifying the identity of the customer by the customer service agent if the customer's biometric information matches at least one of the previously stored biometric information in the suspicious persons database.

10. (Currently Amended) The method of Claim 9, wherein the method further comprises declining financial transactions for the customer if the customer service agent determines that the customer is engaging in ~~suspicious behavior or suspicious~~ activity.

11. (Currently Amended) The method of Claim 10, wherein the suspicious activity ~~comprises suspicious behavior~~ method further comprises contacting a customer service agent if the score is above the pre-selected threshold.

12. (Currently Amended) The method of Claim 11, wherein the method further comprises verifying the score by the customer service agent if the suspicious activity score is above ~~the a~~ pre-selected threshold.

13. (Currently Amended) The method of Claim 12, wherein the method further comprises declining the financial transaction by the customer service agent if the suspicious activity score is above ~~the a~~ pre-selected threshold.

14. (Currently Amended) A method of processing financial transactions at an unmanned location, wherein customers submit checks in exchange for cash, the method comprising:

acquiring information relating to the financial transactions and the customers;

identifying suspicious activity associated with one or more of the customers;

calculating suspicious activity scores for the customers wherein the suspicious activity scores are numerical values indicative of a level of suspicion associated with customer activity;

creating records of customers that engage in suspicious behavior or suspicious activity, wherein the records comprise the suspicious activity scores indicative of a level of suspicion; and

storing the suspicious activity scores in the records wherein the suspicious activity scores are associated with the customers;

periodically modifying the values of the suspicious activity scores based at least in part on the customer activity; and

approving financial transactions from customers that have suspicious activity scores below a ~~preset threshold of suspicious behavior or suspicious activity.~~

15. (Currently Amended) The method of Claim 14, wherein the method further comprises declining financial transactions from customers that have suspicious activity scores above a preset threshold of suspicious behavior or suspicious activity.

16. (Currently Amended) A method of identifying suspicious individuals in financial transactions at an unmanned location, the method comprising:

tracking suspicious individuals with suspicious activity scores indicative of a level of suspicion;

acquiring biometric information of the suspicious individuals;

calculating suspicious activity scores wherein the suspicious activity scores indicate a level of suspicion associated with customer activity;

storing the suspicious activity scores and the biometric information as records in a database;

periodically modifying the value of the suspicious activity scores based at least in part on the customer activity; and

~~identifying suspicious individuals when processing financial transactions by comparing either the biometric information or the scores to the suspicious individuals during financial transactions; and~~

~~declining financial transactions for suspicious individuals if the suspicious activity scores are above a pre-set threshold.~~

17. (Original) The method of Claim 16, wherein the method further comprises declining the transaction request if suspicious behavior or suspicious activity is suspected.

18. (Currently Amended) A method of processing financial transactions that transpire in an unmanned environment, the method comprising:

~~receiving financial transaction information from a plurality of customers;~~

~~creating records of customers that engage in suspicious behavior or suspicious activity;~~

~~identifying suspicious behavior or suspicious activity in financial transactions by comparing the received transaction information to the records so as to identify suspicious behavior or suspicious activity;~~

~~calculating one or more suspicious activity scores wherein the suspicious activity scores are indicative of a level of suspicion;~~

~~storing the suspicious activity scores in a database;~~

~~periodically modifying the suspicious activity scores based at least in part on customer activity; and~~

~~approving the financial transactions if suspicious behavior or suspicious activity is not suspected based at least in part on the suspicious activity scores;~~
~~and~~

~~declining financial transactions if suspicious behavior or suspicious activity is suspected.~~

19. (Currently Amended) The method of Claim 18, wherein creating records of customers comprises generating the suspicious activity scores indicative of a level of suspicion.

20. (Currently Amended) The method of Claim 19, wherein creating records of customers comprises generating the suspicious activity scores ~~scoring the customers~~ based on a degree of demonstrated suspicious behavior ~~or suspicious activity~~.

21. (Currently Amended) A method of identifying suspicious behavior or suspicious activity in a financial transaction at an unmanned location, the method comprising:

receiving transaction requests from ~~suspicious individuals and registered individuals~~ at the unmanned location;

calculating suspicious activity scores wherein the suspicious activity scores are indicative of a level of suspicion;

storing the suspicious activity scores in ~~creating records of suspicious associated with the individuals having scores indicative of a level of suspicion;~~

periodically modifying the value of the suspicious activity scores stored in the records based at least in part on activity of the individuals;

~~comparing the~~ accessing the suspicious activity scores of suspicious and registered individuals to a preset threshold of suspicion so as to identify suspicious behavior or suspicious activity;

approving the transaction requests if suspicious behavior ~~or suspicious activity~~ is not suspected; and

declining the transaction request if suspicious behavior ~~or suspicious activity~~ is suspected.

22. (Currently Amended) A system for processing financial transactions from customers at an unmanned location, the system comprising:

an interactive component positioned at the unmanned location, wherein the interactive component is configured to obtain transaction information relating to the financial transactions and the customers;

a calculating component that generates suspicious activity scores for the customers wherein the suspicious activity scores are indicative of a level of suspicion associated with customer activity and wherein the calculating component periodically modifies the suspicious activity score based on the customer activity;

a storage component that records financial transactions of customers that demonstrate suspicious behavior or suspicious activity along with a the suspicious activity scores ~~based on a level of suspicion~~ and biometric information of the customers; and

a processing component that receives the transaction information from the interactive component and identifies ~~suspicious behavior or suspicious activity~~ relating to the financial transactions by either ~~comparing the received transaction information to previously~~ accessing the recorded suspicious activity scores ~~or biometric information in the storage component~~.

23. (Original) The system of Claim 22, wherein the interactive component comprises an automatic teller machine (ATM).

24. (Original) The system of Claim 22, wherein the biometric information comprises an image.

25. (Original) The system of Claim 22, wherein the biometric information comprises a fingerprint.

26. (Original) The system of Claim 25, wherein the financial transaction involves cashing a check.

27. (Original) The system of Claim 26, wherein the transaction information comprises information on the check.

28. (Original) The system of Claim 22, wherein the storage component is a database.

29. (Currently Amended) The system of Claim 22, wherein the suspicious ~~behavior or suspicious activity~~ includes fraud.

Claims 30 – 36 (Cancelled).

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SUMMARY OF INTERVIEW

Exhibits and/or Demonstrations

None.

Identification of Claims Discussed

Claim 1.

Identification of Prior Art Discussed

U.S. Publication No. 2003/0216988 to Mollett, et al. ("the Mollett Publication") and U.S. Patent No. 6,578,760 to Otto ("the Otto Patent").

Proposed Amendments

Applicant discussed amending Claim 1 to include the act of calculating a suspicious activity score based on customer activity. For example, if the activity is less suspicious, such as the confirmation of the driver license, the suspicious activity score is decreased. Alternatively, if the activity is more suspicious such as the failure to validate the social security number, the suspicious activity score is increased.

This concept is described in greater detail in paragraphs 0070 – 0078 of the patent application. The table following paragraph 0073 for example shows how the suspicious activity score could be adjusted.

Principal Arguments and Other Matters

The concept of a suspicious activity score that is stored for subsequent use is different than the negative database described in the Mollett Publication. The Mollett Publication describes a negative database that keeps a list of problematic check writers.

Neither the Mollett Publication, nor any of the other cited references, describes a historical suspicious activity score that is modified based on the customer activity.

Results of Interview

It was Applicant's understanding that the proposed amendments distinguished Claim 1 from the cited references.